

<i>SERFF Tracking Number:</i>	<i>NALH-126889846</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47265</i>
<i>Company Tracking Number:</i>	<i>AR231A</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>AR231A CIR ENDORSEMENT</i>		
<i>Project Name/Number:</i>	<i>AR231A CIR ENDORSEMENT/AR231A CIR ENDORSEMENT</i>		

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: AR231A CIR ENDORSEMENT SERFF Tr Num: NALH-126889846 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved-Closed State Tr Num: 47265

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: AR231A State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Deanna Hoffman, Chris Cairns

Date Submitted: 11/09/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR231A CIR ENDORSEMENT
 Project Number: AR231A CIR ENDORSEMENT
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 11/15/2010

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 11/15/2010
 Created By: Deanna Hoffman
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Deanna Hoffman

Filing Description:

RE: MIDLAND NATIONAL LIFE INSURANCE COMPANY
 NAIC #431-66044 FEIN #46-0164570

New Submission Product Description

AR231A Current Interest Rate Endorsement

We are filing the above endorsement for your review and consideration for approval. This is a new variable annuity form and does not replace any form currently on file with your department. This form will be used on a general basis and will

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be marketed through our regular channels. This form is laser printed and we reserve the right to change fonts and layouts. No part of this filing contains unusual or possibly controversial items from normal Company or industry standards.

This endorsement language will replace section 3.2, Current Interest Rate, in individual form AS087A.

This endorsement will be incorporated into all new issues of AS087A, Variable Contracts going forward. AS087A was approved by your Department on 12-31-2001.

The amendment to the Prospectus for these products is being filed with the SEC.

If you have further questions concerning this filing, please contact me at 1-877-586-0240 x 35881.

Company and Contact

Filing Contact Information

Dee Hoffman, Product Compliance Analyst dhoffman@mnlife.com
4601 Westown Parkway 877-586-0240 [Phone] 35881 [Ext]
Suite 300 800-225-1682 [FAX]
West Des Moines, IA 50266

Filing Company Information

Midland National Life Insurance Company CoCode: 66044 State of Domicile: Iowa
525 W. Van Buren Street Group Code: 431 Company Type: Life and Annuity
Chicago, IL 60607 Group Name: State ID Number:
(800) 800-3656 ext. [Phone] FEIN Number: 46-0164570

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: AR requires a filing fee of \$50 per individual form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$50.00	11/09/2010	41668722

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/15/2010	11/15/2010

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Disposition

Disposition Date: 11/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Current Interest Rate Endorsement		Yes

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Form Schedule

Lead Form Number: AR231A

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AR231A	Policy/Cont Current Interest Rate Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			50.000	AR231A - Current Interest Rate Endorsement _FINAL_11.0 3.2010.pdf



Principal Office: 4350 Westown Parkway, West Des Moines, IA 50266 ♦ (515) 440-5500
Executive Office: One Midland Plaza, Sioux Falls, SD 57193 ♦ (800) 923-3223

CURRENT INTEREST RATE ENDORSEMENT

This Endorsement is part of the Contract to which it is attached. The Contract to which this Endorsement is attached is modified as specified below.

The following definition, in SECTION 3.2, Current Interest Rate, of this Contract will hereafter read as follows:

Current Interest Rate: The Current Interest Rate on the Issue Date is shown on the Specifications Page and is applicable to the Initial Premium allocated to the Fixed Account. The rate is guaranteed for the duration shown on the Specifications Page. An interest rate will be declared for future durations.

We will also declare the Current Interest Rate for any subsequent premiums or amounts transferred to the Fixed Account. The declared rate will never be less than 1%.

NO OTHER CHANGES, OTHER THAN THOSE LISTED ABOVE, ARE BEING MADE.

A handwritten signature in black ink, appearing to read 'John C. Salvatore'.

President

A handwritten signature in black ink, appearing to read 'Melody J. Jensen'.

Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR231A ReadabilityCert_11-03-2010.pdf		

CERTIFICATE OF READABILITY
Midland National Life Insurance Company

Name of Company

This is to certify that the forms listed below are in compliance with Public Act 79-300.

A. Option Selected

- ☐ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is listed below.
- ☒ 2. Policy and its related forms are scored separately for the Flesch reading ease test.
Scores for the policy and each form are indicated below:
3. Form and Form Numbers to which Certification is Applicable:

Form

Current Interest Rate Endorsement

Form Number

AR231A

Flesch Score

50 when
incorporated
with base
contract

Test Option Selected

- ☒ 1. Test was applied to entire policy form(s).
- ☐ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved:

- ☒ 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- ☒ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)
- ☒ 3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
- ☒ 4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.
- ☒ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- ☒ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- ☐ 7. A table of contents or an index of the principle sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.

Signature  _____

Michael Yanacheak

Officer's Name

Date 11-03-2010

2nd VP Product Development

Officer's Title